

Brief Description of the Drawings

Figures 1A and 1B are a flowchart for obtaining universal multiple mortgage underwriting approval according to an embodiment of the invention.

Figures 2A-2^B are examples of graphical user interfaces for enter information for a mortgage loan approval according to an embodiment of the invention.

Figure 3 is an example of graphical user interface for receiving mortgage loan approval information according to an embodiment of the invention.

Figure 4 is a schematic representation of a system for applying for and obtaining universal multiple mortgage underwriting approvals according to an embodiment of the present invention.

Detailed Description of the Preferred Embodiments

Reference will now be made in detail to the present preferred embodiment of the invention, an example of which is illustrated in the accompanying drawings, in which like reference characters refer to corresponding elements.

In accordance with the present invention a borrower can obtain a universal multiple lender industry recognized and accepted borrower specific automated underwriting approval. The present invention relates to an early stage mortgage process that moves beyond pre-approval or pre-qualification of an online applicant to actually recommending and granting a loan configuration and issuing full universal approval while the borrower is at a multiple underwriter approval website as described in greater detail below. The existence of an automated underwriting engine enables a borrower to use a single mortgage approval application to search and apply for a universal mortgage